

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Maria Gabriela Diaz
 Walter Ernesto Diaz
 Debtors

Case No. 15-18684-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db/jdb
 smg +Maria Gabriela Diaz, Walter Ernesto Diaz, 2037 Huntington Lane, Easton, PA 18040-8483
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13729168 +Jose C. Campos, Esquire, The Law Offices of Jose C. Campos, 251 E. Broad St.,
 Bethlehem, PA 18018-6267
 14268773 +Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, P. O. Box 660263,
 Dallas, TX 75266-0263
 13732070 Wells Fargo Bank, N.A, P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2019 02:56:04

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 14 2019 02:56:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13659821 EDI: HNDA.COM Dec 14 2019 07:43:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 13686272 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 14 2019 02:59:47 CACH, LLC,
 PO BOX 5980, DENVER, CO 80217-5980
 13729782 EDI: Q3G.COM Dec 14 2019 07:43:00 Department Store National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 13724332 E-mail/PDF: resurgentbknofications@resurgent.com Dec 14 2019 02:59:24
 LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13705029 +EDI: MID8.COM Dec 14 2019 07:43:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 13685987 EDI: Q3G.COM Dec 14 2019 07:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor JPMorgan Chase Bank, NA paeb@fedphe.com
 JOSE C CAMPOS on behalf of Joint Debtor Walter Ernesto Diaz jc@jccamposl原因.com,
 sbennett@jccamposl原因.com
 JOSE C CAMPOS on behalf of Debtor Maria Gabriela Diaz jc@jccamposl原因.com,
 sbennett@jccamposl原因.com
 JOSEPH ANGELO DESSOYE on behalf of Creditor JPMorgan Chase Bank, NA paeb@fedphe.com
 KEVIN G. MCDONALD on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingchl3.com
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com
 THOMAS YOUNG.HAE SONG on behalf of Creditor JPMorgan Chase Bank, NA paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:			
Debtor 1	Maria Gabriela Diaz		
	First Name	Middle Name	Last Name
Debtor 2	Walter Ernesto Diaz		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-18684-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria Gabriela Diaz
fka Maria Gabriela Rios

Walter Ernesto Diaz
fka Waldimar Diaz

12/12/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.